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**From:** Virgil Rose [mailto:vrose68@yahoo.com]  
**Sent:** Thursday, February 11, 2010 1:50 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** Comments on RII for retirement annuity provisions

As person very near retirement and a lon history of both 401k and IRA contributions, I offer the following two thoughts:

- Even though many retirees are not accumulating enough to provide an adequate income through an annuity, providing the annuity potential information on an annual basis would certainly spur workers on to set more aside for their retirement
- If the federal government would set up an insurance program to back up the private insurance company annuity plans, it would encourage retirees to take advantage of this option without fear of losing their life savings in an insurance company failure such as AIG recent problems.

Virgil Rose

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